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September 13, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

I am writing to oppose Wal Mart's application for deposit insurance. I do not believe we should return to the days of the Robber Barons who managed to exercise control over large parts of the American economy.

Just as railroad tycoons could be very ruthless 150 years ago, I have witnessed Wal Mart's heartlessness in dealing with vendors and suppliers. I believe it would be a huge mistake to open things up to a point where Wal Mart can be a major player in both the world of commerce and the world of banking.

Sincerely,



Ben Meek
2408 Hillview Drive
Manhattan, Ks 66502